



Table I.A.2.e(2002) Standard error for percent of private-sector establishments othat offer health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2002

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.51%	0.30%	0.25%	0.68%	0.36%	0.33%	0.40%	0.56%
Firm size								
Less than 50 employees	0.39%	0.39%	0.36%	0.63%	0.62%	0.11%	0.16%	0.76%
50+ employees	0.94%	0.53%	0.30%	0.92%	0.45%	0.49%	0.77%	0.63%
Less than 10 employees	0.57%	0.75%	0.71%	0.92%	0.97%	0.16%	0.22%	1.10%
10-24 employees	0.87%	0.86%	0.71%	1.15%	1.29%	0.29%	0.53%	1.07%
25-99 employees	0.74%	0.91%	0.83%	1.19%	1.15%	0.24%	0.42%	0.89%
100-999 employees	0.77%	0.86%	0.77%	0.81%	1.15%	0.64%	1.09%	0.80%
1000+ employees	1.47%	0.66%	0.35%	1.42%	0.82%	0.84%	1.16%	0.82%
Industry group **								
Agric., fish., forest.	2.34%	4.38%	4.29%	4.53%	4.38%	1.39% *	1.46% *	3.85%
Mining and manufacturing	1.12%	0.81%	0.97%	1.63%	1.52%	0.92%	1.08%	1.52%
Construction	0.98%	0.72%	0.66%	1.49%	1.07%	0.32%	0.24%	1.76%
Utilities and transp.	1.84%	2.31%	2.09%	3.62%	2.34%	1.78%	1.70%	2.76%
Wholesale trade	1.34%	1.55%	1.10%	1.84%	1.81%	1.27%	1.14%	1.53%
Fin. svs. and real estate	1.68%	1.24%	0.80%	1.85%	1.48%	1.71%	2.39%	1.15%
Retail trade	1.69%	0.75%	0.76%	1.19%	1.05%	0.89%	0.75%	1.11%
Professional services	1.23%	0.66%	0.32%	1.45%	1.10%	0.92%	0.88%	1.17%
Other services	1.84%	0.87%	0.57%	1.60%	1.14%	1.18%	1.17%	1.01%
Ownership								
For profit, incorporated	0.62%	0.35%	0.28%	0.74%	0.34%	0.49%	0.48%	0.61%
For profit, unincorporated	0.83%	1.38%	1.49%	0.86%	1.20%	0.36%	0.56%	1.74%
Nonprofit	0.92%	0.81%	0.94%	1.14%	1.37%	0.74%	1.20%	1.71%
Unknown	3.36%	1.08%	0.46%	3.65%	1.40%	4.08%	3.92%	0.80%
Age of firm								
Less than 5 years	1.01%	1.68%	1.71%	2.31%	1.45%	0.30% *	0.16%	1.67%
5-9 years	1.22%	1.14%	0.89%	1.20%	1.28%	0.36% *	0.29%	2.02%
10-19 years	0.64%	1.04%	0.80%	0.99%	1.22%	0.14%	0.21%	0.95%
20 or more years	0.70%	0.54%	0.33%	1.04%	0.56%	0.52%	0.51%	0.47%
Unknown	1.59%	0.61%	0.49%	1.97%	1.43%	1.07%	1.22%	1.30%
Multi/single status								
2 or more locations	0.94%	0.52%	0.28%	1.06%	0.60%	0.46%	0.74%	0.53%
1 location only	0.46%	0.45%	0.43%	0.57%	0.63%	0.15%	0.19%	0.81%
Percent full-time employees								
Less than 25%	1.55%	1.44%	1.61%	2.33%	1.93%	1.87%	1.86%	2.04%
25-49 %	2.31%	0.93%	0.72%	1.69%	1.56%	1.00%	1.06%	1.52%
50-74 %	1.85%	1.22%	0.92%	1.29%	0.96%	0.65%	0.64%	0.91%
75% or more	0.72%	0.40%	0.30%	0.74%	0.38%	0.59%	0.58%	0.77%
Union presence								
No union employees	0.45%	0.27%	0.31%	0.57%	0.45%	0.17%	0.31%	0.56%
Has union employees	2.11%	2.82%	1.04%	3.30%	1.23%	2.01%	1.92%	0.66%
Unknown	2.70%	2.36%	1.60%	2.48%	1.58%	2.28%	1.99%	1.99%
Percent low wage employees								
50% or more low wage	1.43%	0.74%	0.75%	1.23%	1.53%	0.50%	0.47%	0.71%
Less than 50% low wage	0.69%	0.31%	0.28%	0.79%	0.55%	0.49%	0.48%	0.72%
Unknown	1.29%	0.91%	0.39%	1.58%	1.17%	1.06%	1.13%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.